

IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE

Patent Application

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 Filing Date October 21, 1997 Serial No. 08/955,840
 Examiner Paul Loomis Group Art Unit 2743
 Title Universal Telecommunications Services Account

ASSISTANT COMMISSIONER FOR PATENTS
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 SIR:

AMENDMENT

IN THE CLAIMS:

Please add the following claims: --

Sub B1 49. A method performed by a first party, comprising the steps of:
 undertaking said transaction, in association with a calling-card communication session with a second party, which transaction incurs a debt owed to said first party, exclusive of establishing said calling-card communication session; and
 communicating from a billing platform of said first party with a platform that maintains a record of a universal calling card account that was used to establish said calling-card communication session, to debit said calling card account in accordance with said debt.

50. The method of claim 49 further comprising a step of receiving a request from said second party to accept said undertaking.

51. The method of claim 50, where said request is made via said communication session,

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 12/19/03
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